



**UltimateAdvisor®**

Simplifying a  
complicated world.®



**Protection at any life stage.**

Professional legal help to protect you and your family.

# A legal plan for all the stages of your life.

Ultimate Advisor

Legal issues are all around us. They can create serious problems at any stage of your life and even threaten everything you've worked so hard for.

In today's world, no matter where you are in your life – starting your first job, retiring, or somewhere in between – you are almost certain to experience life events that have potential legal ramifications.

In fact, seven out of ten employees will experience a life event that requires legal counsel.<sup>1</sup> Plus, two-thirds of all employees experience two or more legal life events each year.<sup>2</sup>

*"In your files you will no doubt see how ARAG literally saved my children, and my life. ARAG may never know just how important your company is to my family and me. Thank you so much! Your member for life!"*

– Ronald W., ARAG member

**With a legal plan from ARAG® you have the professional legal help you need to protect yourself and your loved ones from legal difficulties.**

## A Lifelong Benefit for You

ARAG realizes that your priorities, assets and property change at different life stages. That is why our legal plans are designed to cover the everyday legal needs of each generation and lifestyle. Our plans focus on coverages that protect your family, home, finances and auto.<sup>3</sup>

	In Your... <b>20s</b>	In Your... <b>30s</b>	In Your... <b>40s</b>	In Your... <b>50s</b>
 <b>Family</b>	You are getting married, but want to keep your maiden name.	You decide to adopt a child.	You want to create a will and name the executor of your estate.	You want to update your will to include a new grandchild.
 <b>Home</b>	Your former landlord sues you for damages they claim you made.	You made an offer on a house and have three days to review the proposed contract for the sellers.	You decide to remodel your children's rooms and need someone to review the contract or agreement before you sign it.	A newly purchased washing machine breaks down and the manufacturer won't honor the warranty.
 <b>Finances</b>	You fell behind in your debt payments and want debt collectors to quit harassing you.	You get married and buy a new home. But, your landlord will not return your security deposit from your rental property.	You receive an audit notice from the IRS and would like legal advice and consultation.	You realize your identity has been stolen and need legal assistance to recover your assets and identity.
 <b>Auto</b>	You receive a fifth speeding ticket in a year and want to contest it so you don't lose your license.	Your license is suspended and you need a work permit.	Your teenage child has three moving violations in one month and is at risk to lose his/her license.	You purchase a new car that turns out to be a "lemon."

**What is your legal risk?** Visit <http://smartsavings.motivano.com> and take the ARAG Legal Risk Assessment™ today.

<sup>1</sup> Survey by the American Bar Association. "Public Perceptions of Lawyers, Consumer Research Findings." 2002.

<sup>2</sup> Harris Interactive and Market Strategies. "Measuring the Effects of Employee Financial and Legal Woes." 2000

<sup>3</sup> Legal benefits relating to the generational legal needs vary by legal plan. For specific coverage information on your legal plan, speak with an ARAG Customer Care Specialist at 866-664-4603.

# Legal Representation

## UltimateAdvisor is there to protect you... wherever you are in life.

The Attorney fees for the following benefits are **100% paid-in-full** when you use a Network Attorney (unless otherwise stated.) To locate a Network Attorney in your area, call our toll-free number **866-664-4603**, or visit the Attorney Finder at <http://smartsavings.motivano.com>.

### Standard Will Preparation

Coverage for the preparation of an individual standard will or husband and wife standard will(s), which include(s) distribution of assets and support trust provisions for dependent children.

### Complex Will Reimbursement

Partial reimbursement for the preparation of an individual will or husband and wife will(s) that include trust provisions beyond a testamentary trust for minor children.

### Codicil (*amendment to a will*)

Coverage to make an amendment or change to an existing will.

### Living Will Preparation

Coverage to create a document that explains your wishes if you are put on life support.

### Powers of Attorney

Coverage to create a document that gives power or rights to make decisions for you in the event that you are unable to mentally or physically make them for yourself.

### Court Adoption Proceedings

Coverage for legal representation to adopt a child.

### Guardianship and Conservatorship Proceedings

Coverage for legal representation in court to become a legal guardian of another person or a conservator over another person's assets.

### Legal Name Change Proceedings

Coverage for legal representation to petition the court to change your name.

### Uncontested Divorce

Coverage for legal representation in a divorce, legal separation and/or annulment that has no outstanding issues to be resolved. Coverage includes document preparation and review, filing of petition and/or answer and final hearing.

### Contested Divorce

Coverage for legal representation in a divorce, legal separation and/or annulment, through the issuance of the final decree. Coverage includes advice, negotiations, office work and court representation. Up to 15 hours paid. (Additional hours needed for the divorce benefit are available at a reduced fee.)

### Consumer Protection/Consumer Debt Collection

Coverage for disagreements or misunderstandings about a product you have purchased, or about the terms of a service you have hired to be completed. This coverage also provides protection for a debt collection action against you, regarding a product or service you have purchased.

### Juvenile Court Proceedings

Representation for your insured child in juvenile court for a misdemeanor or felony charge. Your child must be charged as a minor. This coverage also provides legal representation when you are charged criminally in juvenile court regarding your parental responsibility for a dependent child who is covered under the plan. The juvenile court coverage does not include traffic matters.

### Criminal Misdemeanor

Coverage for representation when you have been charged with a criminal misdemeanor. Criminal misdemeanors involving motor vehicles are not covered.

### Driving Privilege Protection Without DUI

Protection of your driver's license privileges when you receive a traffic violation that will cause your license to be suspended or revoked if you are found guilty. This coverage includes advice and representation at an administrative revocation or reinstatement hearing. Charges of driving while impaired by, or under the influence of, drugs or alcohol are not covered.

### Personal Property Issues

- Coverage for disagreements or misunderstandings about the transfer of your personal property or the enforcement of your personal property rights.
- Coverage for the preparation and review of promissory notes, affidavits, installment sale contracts and lease contracts for the lessee.

### Tenant Rental Issues

Coverage for disagreements or misunderstandings with your landlord about your rights, agreement or obligations as a renter/tenant for your primary residence including coverage for tenant eviction defense.

### Real Estate Issues

- Coverage for the preparation and review of deeds and mortgages of your property when you are transferring them to another individual.
- Coverage for the review of documents, preparation of final contract and attendance at closing for the sale and/or purchase of your primary residence including construction loans.
- Coverage for the enforcement of and defense against contract disputes regarding the purchase, sale or financing of primary residence.
- Coverage for the enforcement of property rights and titles related to your primary residence.

### IRS Audit Protection

Partial Coverage for legal representation when you receive notice of an audit by an agent of the Internal Revenue Service.

### IRS Collection Defense

Partial coverage for legal representation when you receive written notice that the Internal Revenue Service intends to collect past taxes.

**Have a legal need not listed here? See the "Reduced Fee Benefit" section on the next page.**

# Legal Services

## Telephone Legal Advice and Consultation

Attorneys can easily handle certain issues over the phone. In fact, many times, a phone call to an attorney can put a legal issue to rest without further legal needs. You can consult with Network Attorneys over the phone as often as necessary – and as long as necessary – for any of the following needs:

- General Legal Advice
- Standard Will Preparation
- Living Will Preparation
- Durable Powers of Attorney Preparation
- Small Claims Assistance
- Follow-up Calls and Letters
- Specific Document Preparation
- Document Review; up to 4 pages

## Legal Tools and Resources

Some legal issues can be solved quickly with the right information. With UltimateAdvisor, it can be as simple as going online to find resources.

### The Law Guide

A Law Guide of easy-to-understand legal articles to help you research and learn more about your legal situation.

### Do-It-Yourself Legal Documents™

This online legal library provides hundreds of documents, which give you the convenience and control of preparing legally valid documents yourself – such as childcare power of attorney.

## Additional Legal Representation

Even when you have a legal need that doesn't qualify for 100% paid-in-full benefits, ARAG has options to help you.

### Reduced Fee Benefit

For non-excluded items, you can receive reduced fees of at least 25% off a Network Attorney's normal hourly rate for legal advice and representation.

### Reduced Contingency Fees

Network Attorneys will represent you under a contingency fee arrangement. In a contingency fee arrangement, the fee paid to the attorney is based on the success of your case and is a percentage of the amount of money awarded. Under your plan, the contingent fee cannot exceed 25% of the amount awarded before or after trial, or cannot exceed 30% of the amount awarded if successfully resolved only after an appeal.

# Additional ARAG Services

As a part of your membership in a legal protection plan, ARAG brings you other valuable services that are related to the legal needs you may have... services that can help you restore a healthy work/life balance.

## Financial Education and Counseling Services

With the Financial Education and Counseling Services available to you through the legal plan, you have access to professional financial counselors and an interactive financial planning web site to help secure your financial future.

Experienced financial counselors are committed to offering you a new level of awareness and confidence over the phone in areas such as:

- Cash and Debt Management
- Budgeting
- Financial Planning
- Retirement Planning
- Investment Planning
- Social Security
- Federal Tax Information
- Medicare
- Individual Retirement Accounts
- Stock Options

You also have access to an interactive financial planning web site that offers:

- A Personalized Financial Plan
- Online Courses
- A Step-by-Step Action Plan
- Financial Calculators
- Life Events Guides and Financial Articles

## Identity Theft Services

You receive toll-free access to Certified Identity Theft Case Managers, who conduct a thorough six-step process to help you assess your situation, identify options to minimize and recover from any damage, and obtain legal services available to you including:

- Legal Advice and representation from a Network Attorney for identity theft matters including defense of debt collection, IRS audit and defense collection and drivers license restoration.
- Advice over the phone on credit agency issues, bankruptcy fraud, hospital/medical insurance fraud, Social Security fraud, investment fraud and more.
- Educational information and tools including an Identity Theft Prevention and Victim Action Kits, and online educational articles.

## Immigration Assistance

Your legal plan also includes these coverage benefits related to the immigration process:

- Access to an Immigration Case Manager who will assess the situation and determine appropriate steps.
- Toll-free telephone advice from an attorney on how immigration relates to your legal matter and what actions may be taken.
- Access to immigration education materials.
- Access to Network Attorneys who will provide services at a reduced fee of at least 25% off their normal hourly fees for specific covered matters that cannot be handled over the phone.

## Caregiving Services

More than 44 million Americans provide care to an aging parent or other older adult.<sup>5</sup> Fortunately for you, your employer offers caregiving services which includes:

- Educational materials to help you better understand your caregiving options.
- An Adult Care Kit that provides valuable information and resources to assist you with your adult care responsibilities.
- Toll-free access to an Eldercare Specialist, who provides counseling, education and referrals on issues such as how to pay for care, understanding Medicare and Medicaid, hiring caregivers, locating alternative housing and locating low-cost community transportation.

<sup>5</sup>Survey, National Alliance for Caregiving, 1997.

Neither Lifecare® nor the Lifecare web site are intended to provide any user with specific authority, advice or recommendations. The information obtained through specialist assistance or the Lifecare web site is for information purposes only. In all instances, users should verify all information received. All final decisions on the appropriateness of information, the quality of a product or the qualifications of a service provider must be made by the user.

## ARAG Contact Information

### ARAG

P.O. Box 9171  
Des Moines, Iowa 50306-9171  
866-664-4603  
515-246-8710 for fax  
Service@ARAGgroup.com

<http://smartsavings.motivano.com>

# Make sure you have the protection you need.

## Savings you can count on

The plan covers almost all of the legal situations you're likely to face throughout the stages of your life. And given that attorneys charge an average of \$266 per hour,<sup>4</sup> the plan can protect you from huge legal expenses. **Even if you use it only once a year, the plan can pay for itself.**

### Legal Benefits

Here are some examples of how much you may save:

Basic Legal Need	Average Number of Hours <sup>4</sup>	Average Attorney Rates <sup>4</sup>
Standard Will Preparation	2	\$532
Consumer Protection	5	\$1,330
Property Transfers	5	\$1,330
Property Protection	6	\$1,596

Coverage of legal needs may vary by legal plan.

See **Legal Representation** and **Reduced Fee Benefit** for coverage details.

<sup>4</sup> "Average attorney rate in the United States of \$266 per hour for attorneys with 11 to 15 years of experience," Survey of Law Firm Economics, Altman Weil Publications, Inc., 2006." Average number of hours is based on 2006 ARAG Network Attorney estimates. Average attorney rates calculated by multiplying average number of hours by the average attorney rate in United States of \$266.

## Enroll Today!

Can you really afford to go another year without valuable legal coverage? Level the playing field with ARAG's legal protection plan. UltimateAdvisor provides peace of mind now and for the future.

**For only \$18.06 per month for individual coverage and \$22.32 per month for family coverage, you can be enrolled in UltimateAdvisor** and know you have the protection you need. Please call us with questions – a Customer Care Specialist can walk you through your plan details.

**To learn more about the plan,  
call ARAG toll-free at**

**866-664-4603**

Monday–Friday, 8:00 a.m.–8:00 p.m., Eastern time,  
**<http://smartsavings.motivano.com>**